

February 9, 2007

United States Bankruptcy Court  
One Bowling Green  
New York, New York 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corporation Case #05-44481 filed October 5, 2005  
Document #14705 to cancel OPEB (Health Insurance Benefits) for all Salaried Retirees

Dear Judge Drain,

This letter is to express our concerns, and objection, to Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 salaried retirees of Delphi Corporation.

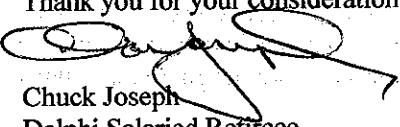
From the initial notification to the expiration of our insurance (April 1, 2009) is a very short time, to say the least. If you consider that most of us were paying from \$1,400 to \$1,500 per year before this, it is an increase of approximately \$13,000/year in *unanticipated* cost to each retiree. Even setting aside the current economic conditions, when one makes a decision to retire it is based on certain anticipated costs being incurred. With a typical retirement in the mid sixties generating \$3,000 to \$6,000 per month in retirement income, this is a devastating expense. We know that this does NOT get done quickly and it appears it could have been possible for Delphi to communicate to it's salaried retirees the seriousness of the situation and possibly get an agreement for us to pay at least half of this expense instead of bearing the entire burden. That was not done.

Bluntly many of the recent salaried retirees were basically told that their job was eliminated; so take the retirement, the incentive, and leave. Again, that was based on certain assumptions and losing health care was not one of them.

Even after all the above statements it would be foolish to assume that you are not in possession of more facts on the total situation than we are. If this move is needed to assure Delphi's survival I can see that you might have approved this. If you feel that is in the best interests of all stakeholders, at this time, I would understand that. However, although not a proposal at this time, the most devastating thing that could happen to the salaried retirees would be to have Delphi turn over the salaried retirement fund to the Federal Government and we'd lose a *substantial* portion of that. If the two are combined many of the salaried retirees would be "wiped out." I bring this point up because of all the articles being written that Delphi is now worth less than it's debt and either Chapter 7, or creditor take over is next. I hope you will see to it that if this does occur that liens against Delphi's GLOBAL assets are in place to fund the shortfall in the salaried retirement program. If GM is involved in a takeover they should be made to fund this.

I know that companies are required to keep their retirement programs fully funded. Delphi didn't do this before bankruptcy or after (with the Federal Government's permission). However, they spent billions on expansions in overseas markets. Although a logical step in today's business climate, this money was partially "borrowed" from the retirement fund. I hope if it ever comes to this step you'll recognize the interests of some of us that it was "borrowed" from.

Thank you for your consideration.

  
Chuck Joseph  
Delphi Salaried Retiree  
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Warren, Ohio 44484